



FORM PTO-1449  
**LIST OF PATENTS AND PUBLICATIONS  
FOR APPLICANT'S INFORMATION  
DISCLOSURE STATEMENT**

(use several sheets if necessary)

**SERIAL NO.**

09/781,310

**ATTORNEY DOCKET NO.**

215441-00006

**FILING DATE**

02/13/2001

**GROUP ART UNIT**

2161

**EXAMINER NAME:**

**APPLICANT(S):** Breeden et al.

**RECEIVED**  
JUN 05 2003  
**GROUP 3600**

**U.S. PATENT DOCUMENTS**

**REFERENCE DESIGNATION**

EXAMINER INITIAL	DOCUMENT NUMBER	ISSUE/PUBLICATION DATE	NAME	CLASS/ SUBCLASS	FILING DATE
gk	6,078,903	06/20/2000	KEALHOFER, Stephen	705/36	02/12/1998
gk	6,202,053	03/13/2001	CHRISTIANSEN, James	705/38	01/23/1998
gk	6,249,775	06/19/2001	FREEMAN, Charles	705/36	07/11/1997

**FOREIGN PATENT DOCUMENTS**

EXAMINER INITIAL	DOCUMENT NUMBER	PUBLICATION DATE	COUNTRY	CLASS/ SUBCLASS	TRANSLATION YES NO

**OTHER ART (Including Author, Title, Date, Pertinent Pages, etc.)**

	"Arm Home Equity Loan Prepayment Model" by Howard Stern, Ph.D., July 2000

**EXAMINER**

*J. Colbert*

**DATE CONSIDERED**

*6-8-04*

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.